

**FILED**

MAY 25, 2005

**NEW JERSEY STATE BOARD  
OF MEDICAL EXAMINERS**

**EFFECTIVE**

APRIL 13, 2005

**NEW JERSEY STATE BOARD  
OF MEDICAL EXAMINERS**

STATE OF NEW JERSEY  
DEPARTMENT OF LAW & PUBLIC SAFETY  
DIVISION OF CONSUMER AFFAIRS  
STATE BOARD OF MEDICAL EXAMINERS

In the Matter of:

WILLIAM M. BURKE, M.D.

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FINAL ORDER ADOPTING  
INITIAL DECISION OF  
ALJ REINER AND REVOKING  
LICENSURE

This matter was reopened before the New Jersey State Board of Medical Examiners upon the Board's receipt of an Initial Decision from Administrative Law Judge Elinor R. Reiner dated February 14, 2005. Within said opinion, ALJ Reiner sustained, following a sixteen day trial, all allegations set forth within an amended and twice-supplemented fourteen count complaint filed by the Attorney General against respondent William M. Burke. Based on said findings, ALJ Reiner recommended that the Board revoke Burke's license and impose penalties and costs.

The matter was initially scheduled to be considered by the Board (for the purpose of reviewing any filed exceptions and then determining whether to adopt, modify or reject ALJ Reiner's decision) on March 9, 2005. On or about February 24, 2005, respondent retained Joseph L. Garrubbo, Esq., to represent him, and Mr. Garrubbo then requested, on March 2, 2005, an adjournment of

\* All allegations were sustained with the sole exception of an allegation within Count 7 of the Complaint that Dr. Burke issued written prescriptions that failed to include all of the data required by Board rule.

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the return date before the Board in order to obtain additional time to review the record below and file exceptions. Mr. Garrubbo's request was granted, over the objection of the Attorney General, and the matter rescheduled to be considered on April 13, 2005.<sup>\*</sup> Respondent thereafter filed exceptions to the findings made by ALJ Reiner in a 28 page letter dated March 31, 2005; a response dated April 6, 2005 was received from complainant Attorney General.

The matter was set down for oral argument upon the exceptions, and, in the event the Board sustained findings made by ALJ Reiner, a mitigation hearing, on April 13, 2005. On said date, Joseph L. Garrubbo, Esq., appeared for respondent and presented oral argument on the filed exceptions; Deputy Attorney General Joan D. Gelber appeared for complainant and presented oral argument in support of her position that the Board should reject respondent's exceptions and instead adopt the decision of ALJ Reiner in its entirety.

We have reviewed the extensive record below, to include sixteen days of hearing transcripts setting forth the testimony of nineteen witnesses and voluminous exhibits (see appendix to the

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<sup>\*</sup> Within a letter dated March 3, 2005, Board President Robins concluded that it would be unfair to deny counsel an opportunity to familiarize himself with Dr. Burke's case and prepare exceptions to the decision were the matter not carried from March 9, 2005 to April 13, 2005. Dr. Robins pointed out that in granting said adjournment, he relied upon Mr. Garrubbo's written representation within a letter dated March 2, 2005 that Dr. Burke had sold his medical practice and was "currently not practicing medicine."

Initial Decision, hereinafter "ID", p. 55-66, listing witnesses who testified and 150 documents that were marked during the proceedings) and considered the written exceptions of the parties and the oral argument thereon, and are satisfied that cause exists to adopt in their entirety the proposed findings of fact and conclusions of law set forth in the Initial Decision. Further, based on the gravity and magnitude of the misconduct in which respondent engaged, we have determined that cause also exists to adopt, without modification, the recommendations made by ALJ Reiner regarding penalty to be imposed. We set forth below our analysis of and basis for rejecting the exceptions filed by respondent and for adopting the recommendations on penalty made by ALJ Reiner.

#### *Exceptions*

Within his filed exceptions, respondent argues, *inter alia*, that Dr. Burke "was denied procedural and substantive due process and an adequate opportunity to defend himself by the Court's refusal to stay the trial in the context of a pending criminal investigation" (see Respondent's Exceptions, hereinafter "RE", p.1) and that "the ALJ's decision was not supported by sufficient credible evidence and was otherwise arbitrary." (RE1). Respondent thereafter engages in lengthy discussion of testimony offered by both prosecution and defense witnesses, without generally specifying particular findings of fact or conclusions of

law to which exception was taken." While respondent did not explicitly so state within the written exceptions, we assume that his extensive testimonial references are made to suggest that ALJ Reiner should have accepted the testimony of respondent's witnesses and, to the extent it conflicted with the testimony of the State's witnesses, discounted or declined to adopt the testimony offered by the State's witnesses.

We have thus discerned two primary arguments within the "exceptions" filed by respondent: 1) that respondent was unduly prejudiced and/or denied due process because this matter proceeded during the pendency of a criminal investigation and before any criminal charges were filed against him, and he was therefore unable to testify in his defense; and 2) that the ALJ made inappropriate credibility assessments when finding the testimony of

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See N.J.A.C. 1:1-18.4(b), which provides that exceptions shall:

1. Specify the findings of fact, conclusions of law or dispositions to which exception is taken.
2. Set out specific findings of fact, conclusions of law or dispositions proposed in lieu of or in addition to those reached by the judge;
3. Set forth supporting reasons. Exceptions to factual findings shall describe the witnesses' testimony or documentary or other evidence relied upon. Exceptions to conclusions of law shall set forth the authorities relied upon.

Respondent's exceptions generally failed to conform to the requirements of N.J.A.C. 1:1-18.4(b), and instead contained lengthy discussions of testimony offered at the administrative hearing.

complainant's witnesses to be credible and when discounting the credibility of respondent's witnesses. Respondent additionally complains of a hostile "climate in the courtroom," and suggests, although providing few concrete examples, "that the Court often ruled improperly in favor of the State and that a prejudicial attitude was demonstrated toward the respondent." (RE, p. 6).

Respondent's contention that he was unable to testify in this matter, and that said inability prevented him from rebutting testimony of witnesses presented by complainant, is directly at odds with settled law. Indeed, although Dr. Burke relies on State v. Kobrin Securities, Inc., 221 N.J. Super. 169 (App. Div. 1987), rev'd on other grounds 111 N.J. 307 (1988) to support his contention that the Court abused its discretion by proceeding with the civil matter, we read Kobrin to clearly support the principle that a civil matter may proceed even where a related criminal matter may be pending; the Appellate Division thus stated:

We first address the claim that the State may not constitutionally proceed in the face of a Fifth Amendment claim and note that it has no merit. Civil and criminal laws frequently overlap. While a defendant may assert the privilege in civil proceedings, the trier of fact is free to treat silence as evidence. Nor is it a violation of Due Process to require a defendant to make the choice to testify, even though giving testimony at a civil proceeding may help criminal prosecutors, as opposed to invoking his Fifth Amendment rights and suffering any adverse civil consequences which flow therefrom.

The decision whether or not to stay proceedings is thus not required but rests in the sound discretion of the court.

[221 N.J. Super. at 174, citations omitted].

See also State v. Kobrin Securities, Inc., 111 N.J. 307, 315 (in concluding that civil securities fraud actions should not have been stayed pending resolution of pending related criminal actions arising out of the same transactions, Court held that "[If] the defendants are unqualified to serve in [the securities'] profession, as the State alleges, the licensure proceedings against them cannot be stayed.").

It is further recognized that where a defendant in an administrative proceeding has the opportunity to contest the allegations of a civil complaint and declines to testify, the finder of fact may draw an adverse inference that the defendant cannot rebut the charges. See Baxter v. Palmigiano, 425 U.S. 308, 318 (1976); Arthurs v. Stern, 560 F. 2d 477 (1<sup>st</sup> Cir. 1977), cert. denied 434 U.S. 1034 (1978); Bastas v. Bd. of Review, 155 N.J. Super. 312, 315 (App. Div. 1978); see also Steiner v. DeBuono, 657 N.Y.S. 2d 485 (A.D.3 Dept. 1997) (holding that in a license revocation proceeding, a psychiatrist's due process rights were not violated by the drawing of an adverse inference from the doctor's failure to testify regarding charges of alleged professional misconduct; court held the potential loss of a license did not rise to the risk of loss of life or liberty ever present in criminal

proceedings and therefore the strict requirements of criminal law would not be imported into administrative proceedings).

In this case, any election to stay the civil proceedings until completion of any criminal proceedings (which proceedings have not even now been completed) would have necessarily subsumed the recognized paramount Board interest in protecting the health, safety and welfare of the public to the individual interests of Dr. Burke. See In re Polk, 90 N.J. 550, 565 (1982) (government has a paramount interest to protect the health and welfare of the public through the regulation of the medical profession). Given the very serious allegations that were brought against Dr. Burke, it clearly was in the public interest to proceed with the administrative hearing.

While it is the case that Dr. Burke elected not to testify in the proceedings at the Office of Administrative Law and did not there claim Fifth Amendment protection not to do so, see ID, pp. 4 and 46, it is also clear that ALJ Reiner based her decision not on respondent's silence but on her consideration of the testimony of nineteen witnesses and her review of dozens of patient records and numerous documents entered into the record. Not only thus were the State's contentions abundantly supported by the testimony of the witnesses the State called, but indeed ALJ Reiner also found that even Dr. Burke's own expert witnesses acknowledged some of the criticisms raised by the State's experts (see discussion of respondent's case, ID p. 28-46).

We thus are satisfied that the decision to proceed with the hearings at the Office of Administrative Law was a decision that was both consistent with settled law and manifestly in the public interest, and that respondent was not unduly prejudiced by said decision, particularly given that the final decision made by ALJ Reiner found support in a substantial body of evidence and testimony and was in no way dependent upon the fact that respondent elected not to testify. We therefore reject respondent's claim that he was denied due process below.

With regard to Dr. Burke's claim that ALJ Reiner's decision should be reversed because she should have found respondent's witnesses credible and should have therefore discounted or rejected testimony offered by the State's witnesses,\*

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\* As we noted above, we read respondent's exceptions to in essence seek to challenge the credibility determinations made by ALJ Reiner, as the exceptions review at some length testimony offered by respondent's witnesses below. By way of example, respondent after engaging in a lengthy discussion of the testimony offered by his witness April Leaver, suggests that the ALJ "makes absolutely no reference to Ms. Leaver's testimony, which clearly demonstrates that the errors and incompetence of the billing staff. This is a clear demonstration that the Court did not attempt to give a balanced view of the testimony and evidence in the case." (RE, p. 10).

In point of fact, however, we note that ALJ Reiner's opinion does discuss the testimony offered by Ms. Leaver (see ID, p. 28-29). ALJ Reiner significantly found that "while [Dr. Burke's] witnesses sought to blame these practices on the incompetence of various other office staff, they failed to establish that the staff was incompetent, that any misbillings were the result of staff incompetence and that the staff acted without knowledge of respondent." (ID, p.44, emphasis added). An objective review of the record thus suggests that ALJ Reiner in fact considered the testimony offered by Ms. Leaver, but simply found, based on review of the entire record, that it did not support contentions made by respondent, and, to the extent it conflicted with testimony offered in support of the State's claims, was not to be adopted.



we note at the outset that it has been repeatedly recognized that credibility determinations are best made by the trier of fact. See Clowes v. Terminix, Inc., 109 N.J. 575, 587 (1988) (ALJ who hears live testimony is in the best position to judge a witness' credibility). It has thus been recognized that an agency reviewing an ALJ's credibility findings relating to a lay witness may not modify or reject the findings unless the agency determines from a review of the record that the ALJ's findings are arbitrary, capricious or unreasonable, or are not supported by sufficient, competent and credible evidence in the record. S.D. v. Div. Med. Assist. and Health Serv., 349 N.J. Super. 480 (App. Div. 2002); N.J.S.A. 52:14B-10(c); N.J.A.C. 1:1-18.6(c). ALJ Reiner clearly discussed and considered at great length the testimony of all witnesses, and convincingly explains why she found cause to accept the testimony offered by complainant's witnesses and to discount (or find less credible) testimony offered by respondent's witnesses. The credibility determinations she made are precisely the type of determinations that should be left to a trier of fact and should not be overturned absent compelling showings of manifest error. In this case, no such showings have been made, and there is no basis to reject ALJ Reiner's credibility determinations; indeed, we are constrained to point out that we are fully in accord with

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the credibility determinations made by ALJ Reiner based upon our own independent review of the record.\*

We reject the remaining points raised by respondent, to include his amorphous claims that he was prejudiced by an unfair climate in the courtroom and that ALJ Reiner made numerous (generally unspecified) rulings against respondent, as being clearly without merit. We similarly reject respondent's suggestion that ALJ Reiner erred in finding repeated acts of negligence without demonstration having been made that actual harm was sustained by patients. The standard for making determinations as to negligence in Board proceedings is settled, and differs from the standard necessary to sustain claims in civil proceedings in that there is no requirement that actual patient harm (as contrasted with a risk of patient harm) be sustained as a result of a practitioner's incompetence or negligence. See Matter of Ming Z.

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\* Dr. Burke complains in his exceptions that ALJ Reiner failed to discuss points made in the testimony of his witnesses (Dr. Burke suggests that "undisputed testimony ... was totally disregarded by the Court in its bias in favor of the State", RE, p.1). It is clear, however, that ALJ Reiner made no attempt to discuss all testimony offered; rather, she stated that "as may be gleaned from the number of counts in the complaint, the number of witnesses and the substantial amount of testimony, the evidence was voluminous. Thus, it is not possible to discuss it all. Accordingly, I have discussed representative examples of the complained-of conduct in order to help explain the ultimate determinations I have reached as to each count, which, as will be discussed, constitute my findings as to Burke's substantial misconduct." (ID, p.4). We find ALJ Reiner's decision to be comprehensive, and to adequately address and detail the salient testimony and evidence which she found persuasive and upon which she relied in making her determinations, and thus reject any suggestion that ALJ Reiner committed error, or should be overturned, for having failed to discuss all testimony presented during the sixteen day trial.

Chang, M.D., App. Div. Docket No. A-5921-02T3, dec. 5/13/04, unreported).

We additionally reject the suggestion made at oral argument by Mr. Garrubbo that it was unfair to base a decision to revoke a practitioner's license on "only" fifty-five charts to be without merit. While it may necessarily be the case that but a small percentage of the overall charts within Dr. Burke's office were examined in the proceedings before ALJ Reiner, there is no requirement that the State review all the charts of a practitioner, or indeed any minimum percentage, before electing to proceed with a case. We point out, however, that we view the volume of evidence and number of individual cases considered below to be substantial and thus suggest the number of cases that were considered below created not an insignificant but rather an overwhelming base upon which to support the findings of Dr. Burke's misconduct.\*

In conclusion, we reject all exceptions filed by respondent, and instead adopt in their entirety the findings of fact and conclusions of law reached by ALJ Reiner.

#### *Penalty*

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\* Finally, we reject respondent's suggestion that the ALJ improperly concluded that entries in the charts reviewed and relied upon to support the State's case against Dr. Burke were in fact made by Dr. Burke (as opposed to being entries that may have been made by other practitioner(s) in Dr. Burke's office). We instead are satisfied that there was more than sufficient proof that Dr. Burke provided the care in issue, to include Dr. Burke's office computer billing statements listing him as the provider and testimony and written witness statements that corroborated that Dr. Burke was the treatment provider.

ALJ Reiner recommended that the license of Dr. Burke to practice medicine in the State of New Jersey be revoked, that Dr. Burke be assessed the costs of the litigation, which totaled \$200,736.50 and be assessed an aggregate penalty of \$142,500. Prior to deciding whether to adopt or modify ALJ Reiner's penalty recommendations, we afforded respondent an opportunity for a mitigation hearing. Respondent testified in a very limited fashion and addressed only the financial consequences that this action has had upon him. Respondent commented that it has cost him over \$200,000 for legal representation, that his medical malpractice insurance costs increased three-fold, and that the action had a negative impact on his patient base and office practice. Respondent also stated that he has retired from the practice of medicine and has no intention to resume medical practice.

William McGuire, Esq. was then offered as a character witness. Mr. McGuire, a senior partner at Tompkins McGuire Wachenfeld & Barry, testified that Dr. Burke's character and reputation for honesty in the community was "excellent."

While we do not discount the limited testimony offered in mitigation, we conclude that any mitigating circumstances in this matter are far outweighed by the enormity and gravity of the misconduct in which respondent engaged. We are thus in full accord with ALJ Reiner's findings and recommendations that Dr. Burke's misconduct fully supports, if not dictates, the revocation of his medical license. We find particularly significant and compelling,

as did ALJ Reiner, the proven allegations that respondent exposed patients to grave risks of harm by performing and interpreting grossly negligent and incompetent radiologic studies (and improperly delegating the performance of radiologic services requiring licensure to unlicensed persons), by performing incompetent medical examinations, by performing grossly negligent, incompetent and unnecessary diagnostic testing studies (including cardiac tests), and by using unsterile injection techniques.

In this case, however, not only was the recommendation that Dr. Burke's license be revoked based on findings of gross practice deviations, but the recommendation was also firmly undergirded by numerous findings that respondent engaged in acts of fraud and deception. ALJ Reiner thus found that Dr. Burke repeatedly billed for radiological and other medical services not rendered, engaged in improper billing practices and engaged in professionally deceptive reporting. Additionally, Dr. Burke failed to make required disclosures regarding his beneficial and financial interests to the Board and patients and carriers alike, failed to notify the Board of the suspension of his hospital privileges, loss of HMO privileges and loss of malpractice insurance, and made affirmative misrepresentations on Board licensure applications. Respondent additionally was found to have practiced without required medical malpractice insurance and to have engaged in other violations which provide grounds for disciplinary sanction.

Taken in its totality, the predicate supporting the recommendation that respondent's license be revoked, and that he be assessed penalties and costs -- is a simply overwhelming predicate. We are thus in full accord with ALJ Reiner's finding that the evidence "overwhelmingly demonstrated Burke's patent disregard for the safety and welfare of his patients, as well as a flagrant disregard for the statutory and regulatory requirements that are intended to assure that medical practitioners do not intentionally or negligently provide substandard services." (ID p. 50).

Finally, we have determined that cause exists to support ALJ Reiner's recommendation regarding imposition of costs and penalties. We are unanimously of the opinion that the costs of this action are costs which should be borne by Dr. Burke alone (rather than by the entire licensee community).

Dr. Burke, within his written exceptions, takes issue with the amount of investigative costs (investigative costs of \$20,334.00 were assessed in this matter) that were incurred in this matter. While we recognize that the costs of investigation were substantial, we are satisfied that the record adequately details the tasks performed by the Enforcement Bureau (to include locating and interviewing witnesses, obtaining statements and documents, and conducting office inspections), and are similarly satisfied that the tasks performed, while time-consuming, needed to be performed. We additionally note that six successive Enforcement Bureau reports were prepared in this case [P-77(a) through (f)]. Lastly, we

reject Dr. Burke's claim that the Enforcement Bureau's costs should be calculated solely based upon the hourly salary of the investigators who conducted the investigation; rather, we are satisfied in this case, as we have been in prior cases brought before us seeking cost assessments, that the Attorney General has in fact demonstrated that Enforcement Bureau hourly costs were reasonably and appropriately determined by the Division of Consumer Affairs [see P-83 in evidence (setting forth basis for calculation of Enforcement Bureau costs)].

We also stress that we view the investigation and subsequent prosecution of Dr. Burke to have been an endeavor that was manifestly in the public interest and to be one which amply justified the substantial resource expenditures that were required. We consider it a paramount function of this Board to aggressively investigate conduct which places patients at risk of harm, and a similarly compelling function to investigate practitioners such as Dr. Burke whose practice is permeated by dishonest and fraudulent conduct. In this case, the investigation which occurred ultimately supported a fourteen count complaint that detailed numerous acts (if broken down by individual allegations in each count of the complaint) of misconduct; we have no doubt that the public interest was well served by the aggressive and thorough investigation and subsequent prosecution of this matter.

We are also satisfied that the attorneys fee assessment of \$138,825.50 was reasonable and warranted under the circumstances

of this matter. We have reviewed the certification of prosecuting D.A.G. Gelber (P-125) and find that cause exists to grant the application in its entirety. We thus conclude that the application is reasonable with regard to the number of hours of counsel time expended on the multitude of tasks that were performed by DAG Gelber during the multi-year investigation and subsequent prosecution of this matter (which entailed sixteen days of hearing followed by submission of voluminous post-hearing briefs). We also are of the opinion that the hourly rate of \$150 sought for attorney's time is reasonable; indeed, we point out that the rate sought appears to be modest and seemingly well below our understanding of the rate prevailing in the community for similar legal services. We again suggest (as we did when affirming the assessment of investigative costs) that the assessment of attorneys' fees against respondent is warranted based on the substantial magnitude and import of the case.\*

Finally, we concur with ALJ Reiner's determination that cause exists to impose substantial monetary penalties against respondent in this matter, and affirm her recommendation that a monetary penalty of \$142,500 be assessed against respondent. While we take the position that ALJ Reiner could have elected to impose

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\* We note that although respondent took exception to the amount of investigative costs that were assessed, he did not take exception to the attorney's fee assessment made in this matter.



penalties greater than those that she recommended,' on balance, we are of the unanimous opinion that the aggregate recommended penalty is a fair and proportionate monetary penalty for the offenses committed by Dr. Burke. We are satisfied that the quantum of penalties and costs imposed in this matter is justified, and therefore affirm ALJ Reiner's recommendations upon monetary assessments.\*\*

WHEREFORE it is on this 25th day of May, 2005

ORDERED:

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\* We do not share ALJ Reiner's conclusion that the limitation for offenses committed prior to January 18, 2000 is \$2500 for a first offense and up to \$5,000 for each additional offense proved in a subsequent proceeding. See ID, p. 52. Rather, we have consistently taken the position that any complaint filed after the effective date of the amendment of the Uniform Enforcement Act ("UEA") would be governed by the terms of the amended act rather than by the terms of the act prior to January 18, 2000. Given that this complaint was filed well after the effective date of the amendment of the UEA, ALJ Reiner could have imposed civil penalties in accord with the terms of the amended act; that is, she could have imposed penalties "of not more than \$10,000 for the first violation and not more than \$20,000 for the second and each subsequent violation," regardless whether the conduct which is the subject of the complaint occurred prior to or after January 18, 2000. We thus note that ALJ Reiner could have assessed penalties of \$270,000 (assuming that she had sought to impose maximum penalties under the statute on a per count basis, which would result in a penalty of \$10,000 on Count 1 and \$260,000 in additional penalties on the remaining 13 counts).

\*\* We note that respondent was advised, in a letter dated April 8, 2005 providing notice concerning the scheduling of the hearing in this matter for April 13, 2005, that if he wished to raise any issues concerning his ability to pay costs and/or penalties, he was to produce financial information to support that premise. Respondent did not argue that he was unable to pay the costs and/or penalties that had been recommended be assessed by ALJ Reiner, nor did he submit any documentation to the Board that might suggest he is unable to pay the costs and penalties assessed herein.

1. All findings of fact and conclusions of law set forth in the Initial Decision of ALJ Elinor R. Reiner dated February 14, 2005 are adopted in their entirety and without modification.

2. The license of respondent William M. Burke, M.D., to practice medicine and surgery in the State of New Jersey is hereby revoked.

3. Respondent is assessed and ordered to pay costs of litigation, which include Enforcement Bureau investigative costs of \$20,334.00, expert fees for Dr. Ben-Asher of \$26,093.00 and Dr. Weber of \$5,985.50, attorneys' fees of \$138,825.50, costs of transcripts generated of \$9,460.50 and witness travel expenses in the amount of \$38.00, for an aggregate total of \$200,736.50. Respondent shall remit payment in full of all costs assessed within thirty days of the date of entry of this Order, or may apply to pay the costs assessed over time (not to exceed five years), to include interest to be assessed at a rate of 1% pre annum. In the event respondent fails to make payment within thirty days as ordered above or fails to make payments in accordance with any schedule of payments that may be found to be acceptable by the Board, respondent shall be considered to be in default of his monetary obligation to the Board, any remaining balance then owed to the Board shall be considered to be immediately due in full, and the Board shall then forthwith file a Certificate of Debt for the full amount of costs then owing.

4. Respondent is ordered to pay penalties in the amount of \$142,500. Respondent shall remit payment in full of all penalties assessed within thirty days of the date of entry of this Order, or may apply to pay the penalties assessed over time (not to exceed five years), to include interest to be assessed at a rate of 1% per annum. In the event respondent fails to make payment within thirty days as ordered above or fails to make payments in accordance with any schedule of payments that may be found to be acceptable by the Board, respondent shall be considered to be in default of his monetary obligation to the Board, any remaining balance then owed to the Board shall be considered to be immediately due in full, and the Board shall then forthwith file a Certificate of Debt for the full amount of penalties then owing.

NEW JERSEY STATE BOARD  
OF MEDICAL EXAMINERS

By:

A handwritten signature in dark ink, appearing to read "Bernard Robins", is written over a horizontal line.

Bernard Robins, M.D.  
Board President